

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CAROL SWANN
OMAR FONG BANCES
Debtor(s)

Case No. 09-11495

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) The plan was confirmed on 06/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/28/2010, 12/20/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/15/2014.
- 6) Number of months from filing to last payment: 67.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,983.00.
- 10) Amount of unsecured claims discharged without payment: \$154,504.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$153,500.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$153,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$8,308.15
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,308.15

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA COOK COUNTY CONSOLIDATIC	Unsecured	0.00	NA	NA	0.00	0.00
AMAZON	Unsecured	2,404.37	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	469.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	510.00	663.42	663.42	152.15	10.75
AMERICAN GENERAL FINANCE	Unsecured	24.00	NA	NA	0.00	0.00
BILL ME LATE	Unsecured	1,193.40	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	0.00	2,310.54	2,310.54	556.31	36.94
CITIFINANCIAL RETAIL SERVICES	Unsecured	1,650.00	NA	NA	0.00	0.00
COLLAGIATE FUNDING SVC	Unsecured	14,742.00	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	1,255.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,226.90	1,329.62	1,329.62	320.14	21.40
DISCOVER FINANCIAL SERVICES	Unsecured	3,843.57	4,072.65	4,072.65	980.58	64.90
EAST BAY FUNDING	Unsecured	13,611.36	15,738.30	15,738.30	3,789.39	236.30
EAST BAY FUNDING	Unsecured	1,848.40	1,903.18	1,903.18	458.24	28.64
EAST BAY FUNDING	Unsecured	1,076.06	1,147.52	1,147.52	263.16	18.34
EAST BAY FUNDING	Unsecured	497.79	688.62	688.62	157.93	11.22
ECAST SETTLEMENT CORP	Unsecured	686.54	716.95	716.95	164.41	11.14
ECAST SETTLEMENT CORP	Unsecured	13,611.00	NA	NA	0.00	0.00
FIA CARD/BANK OF AMERICA NA	Unsecured	30,334.16	31,955.58	31,955.58	7,694.09	508.68
HSBC CASUAL MALE	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	48,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	48,000.00	0.00	5,000.00	5,000.00	0.00
JPMORGAN CHASE BANK	Secured	NA	788.53	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	2,755.04	3,150.04	3,150.04	0.00
JPMORGAN CHASE BANK NA	Secured	226,000.00	261,969.13	117,307.29	117,307.29	0.00
JPMORGAN CHASE BANK NA	Unsecured	16,000.00	NA	NA	0.00	0.00
LITIERARY GUILD SELECT	Unsecured	78.85	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL HOSP	Unsecured	129.28	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL HOSPI	Unsecured	338.18	NA	NA	0.00	0.00
NORTHWESTERN SURGICAL ASSOCI	Unsecured	15.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	907.36	1,216.23	1,216.23	278.92	19.38

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	884.63	966.93	966.93	221.76	15.65
PRA RECEIVABLES MANAGEMENT	Unsecured	1,271.26	1,588.72	1,588.72	382.52	25.52
PRA RECEIVABLES MANAGEMENT	Unsecured	918.23	1,071.89	1,071.89	245.82	17.29
PRA RECEIVABLES MANAGEMENT	Unsecured	3,391.00	3,941.99	3,941.99	949.13	62.74
ROCKFORD MERCANTILE AGENCY	Unsecured	156.00	155.94	155.94	28.45	2.63
ROCKFORD MERCANTILE AGENCY	Unsecured	119.79	NA	NA	0.00	0.00
SILVER LAKE RESORT LTD	Secured	14,000.00	NA	NA	0.00	0.00
VEIN CLINICS OF AMERICA	Unsecured	1,650.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$122,307.29	\$122,307.29	\$0.00
Mortgage Arrearage	\$3,150.04	\$3,150.04	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$125,457.33	\$125,457.33	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,468.08	\$16,643.00	\$1,091.52

Disbursements:

Expenses of Administration	<u>\$10,308.15</u>
Disbursements to Creditors	<u>\$143,191.85</u>
TOTAL DISBURSEMENTS :	<u>\$153,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/25/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.